

In the claims:

All of the claims standing for examination are presented below with appropriate status indication.

1-40. (Canceled)

41. (Currently amended) A first Web server hosted by a first enterprise, comprising:

a first mechanism ~~for~~ receiving a request for information or services from a customer;

a second mechanism ~~for~~ determining whether the request comes directly from the customer, or through a second Web server at a second enterprise; and

a third mechanism ~~for~~ responding to the customer by the first enterprise with information or provided service to the request, the information or service is identified to the customer as coming from either the first enterprise or the second enterprise;

wherein, if the request is directly from the customer, the information response or service provided by the first enterprise is identified as from the first enterprise, and if the request comes to the first enterprise through the Web server at the second enterprise, the information response or service provided by the first enterprise is identified as from the second enterprise.

42. (Previously presented) The Web server of claim 41 further comprising a rules-based filter for interacting with communications from customers wherein the information or services provided are filtered based on said determination.

43. (Previously presented) The Web server of claim 41 wherein the Web server provides personal information (PI) collection and aggregation services on behalf of the customers, and the information provided is at least partially derived from the aggregated PI.

44. (Previously presented) The Web server of claim 41 wherein the second enterprise is

one of a financial enterprise, a travel enterprise, or a security services enterprise.

45. (Previously presented) The Web server of claim 41 wherein the aggregated PI is collected from financial institutions having money deposited for the customer in one or more accounts, and the services include enabling the customer to accomplish one or more of transferring money from one account to another, and transferring money from an account to settle an obligation to a third party.

46. (Previously presented) The Web server of claim 45 wherein the transferring money to settle an obligation comprises paying a bill for either goods or services.

47. (Previously presented) The Web server of claim 41 wherein the second enterprise is a travel enterprise, and the services offered from the Web server to customers communicating from the second enterprise include one or more of enabling the customer to transact reservations for travel and redeeming mileage bonuses.

48. (Previously presented) The Web server of claim 41 wherein the specific services include one or more of (a) creating a new account, (b) authenticating the customer, (c) retrieving summary balance information, (d) retrieve detailed transactions, (e) initiating a funds transfer from one account to another, (f) get a list of eligible rewards, or (g) redeem mileage points.

49. (Previously presented) The Web server of claim 41 wherein the first enterprise is an Internet portal enterprise.

50-58. (Canceled)

59. (Currently amended) A method for ~~enabling~~ providing transaction services by a first Web-site hosted by a first enterprise, comprising the steps of:

- (a) receiving a request for information or services from a customer;
- (b) determining whether the request comes directly from the customer, or through a second Web server at a second enterprise; and
- (c) providing information or a service to the customer based upon the request from the customer, the information or service identified as from the first Web-site if determining it is determined that the request is directly from the customer, and identifying the information or service as from the second enterprise if determining it is determined that the request is from the customer communicating through the second Web-server.

60. (Previously presented) The method of claim 59 wherein a further step is provided for filtering the information or services provided by a rules-based filter based on said determination.

61. (Previously presented) The method of claim 59 wherein the first Web-site provides personal information (PI) collection and aggregation services on behalf of the customers, and the information provided is at least partially derived from the aggregated PI.

62. (Previously presented) The method of claim 59 wherein the second enterprise is one of a financial enterprise, a travel enterprise, or a security services enterprise.

63. (Previously presented) The method of claim 59 wherein the aggregated PI is collected from financial institutions having money deposited for the customer in one or more accounts, and the services include enabling the customer to accomplish one or more of transferring money from one account to another, and transferring money from an account to settle an obligation to a third party.

64. (Previously presented) The method of claim 63 wherein the transferring money to settle an obligation comprises paying a bill for either goods or services.

65. (Previously presented) The method of claim 59 wherein the second enterprise is a travel enterprise, and the services offered from the Web server to customers communicating from the second enterprise include one or more of enabling the customer to transact reservations for travel and redeeming mileage bonuses.

66. (Currently amended) The ~~Web server~~ method of claim 59 wherein the specific services include one or more of creating a new account, authenticating the customer, retrieving summary balance information, retrieve detailed transactions, initiating a funds transfer from one account to another, get a list of eligible rewards, or redeem mileage points.

67. (Currently amended) The ~~Web server~~ method of claim 59 wherein the first enterprise is an Internet portal enterprise.